

ABSTRACT OF THE DISCLOSURE

Systems and methods for advancing collections on unpaid debts. Incentives that provide monetary and/or non-monetary rewards are utilized to encourage, promote, enable, and/or facilitate a collection of one or more unpaid accounts. A book of vouchers may be purchased for a letter-writing service, wherein the cost of the book is subtracted from monies collected. Rewards are allocated for providing unpaid accounts to a debt collection service. The eligibility for the receipt of rewards may require certification in accordance with the present invention. Collections are advanced in accordance with the present invention due to the incentives that encourage and promote collection efforts. Furthermore, improved relationships exist among entities involved in collecting the unpaid debts because of the increased incentives.

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